

**Information to identify the case:**

Debtor 1	<u>Loretta A. Siracusa</u>	Social Security number or ITIN	xxx-xx-5257
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-20762-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Loretta A. Siracusa  
dba Martine Books & Illustration

10/17/23

By the court: Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Loretta A. Siracusa  
Debtor

Case No. 18-20762-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 17, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db	+ Loretta A. Siracusa, 271 Woodall Ave, North Huntington, PA 15642-4246
14783609	+ Columbine Federal Credit Union, 4902 E Dry Creek Rd, Littleton, CO 80122-3700
14858961	+ Columbine Federal Credit Union, 4902 E. Dry Creek Rd., Centennial, CO 80122-3700
14783611	Fabrizio L. Siracusa, 271 Woodall Ave, North Huntinton, PA 15642-4246

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	Oct 18 2023 04:02:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	^ MEBN	Oct 18 2023 00:04:02	LAKEVIEW LOAN SERVICING LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14783605	+ EDI: TSYS2	Oct 18 2023 04:02:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14783607	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 18 2023 00:15:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14783608	+ Email/Text: accountmanagement@columbinefcu.org	Oct 18 2023 00:14:00	Columbine Federal Cr U, 2305 E Arapahoe Rd, Centennial, CO 80122-1538
14817149	EDI: CITICORP.COM	Oct 18 2023 04:02:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14783610	EDI: CITICORP.COM	Oct 18 2023 04:02:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14983519	EDI: Q3G.COM	Oct 18 2023 04:02:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14783606	EDI: JPMORGANCHASE		

District/off: 0315-2

User: auto

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		Oct 18 2023 04:02:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14830778	^ MEBN		
		Oct 18 2023 00:04:16	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14783612	Email/Text: camanagement@mtb.com		
		Oct 18 2023 00:14:00	M & T Bank, PO Box 62182, Baltimore, MD 21264-2182
14826480	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 18 2023 00:14:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14783613	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 18 2023 04:02:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14814195	EDI: PRA.COM		
		Oct 18 2023 04:02:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14809023	Email/Text: bkyelectnotices@trelliscompany.org		
		Oct 18 2023 00:14:00	Navient Solutions, LLC. on behalf of, Texas Guaranteed Student Loan Corporatio, DBA Trellis Company, PO BOX 83100, Round Rock, TX 78683-3100
14800517	EDI: USBANKARS.COM		
		Oct 18 2023 04:02:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14783614	EDI: USBANKARS.COM		
		Oct 18 2023 04:02:00	US Bank, PO Box 5227, Cincinnati, OH 45201
14783615	EDI: USBANKARS.COM		
		Oct 18 2023 04:02:00	Us Bank Hogan Loc, Po Box 5227, Cincinnati, OH 45201

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Debtor Loretta A. Siracusa cjc@grudowskilaw.com admin@grudowskilaw.com
Christopher M. McMonagle	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com

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Maria T. Capiral

on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Steven P Kelly

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC skelly@sterneisenberg.com bkecf@sterneisenberg.com

William E. Miller

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC william.miller@padgettlawgroup.com wedwardmiller@gmail.com

TOTAL: 8